



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CUSTOMER NO. 22927

Applicants: Walker et al.
Application No.: 09/654,933
Filed: September 1, 2000
Title: METHOD, APPARATUS AND PROGRAM FOR
CUSTOMIZING CREDIT ACCOUNTS
Attorney Docket No.: 96-108-C2
Group Art Unit: 3624
Examiner: SHIH, Sally
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AMENDMENT and RESPONSE**to the Office Action mailed January 6, 2004 (Paper No. 7)**

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Non-Final Office Action mailed January 6, 2004 (Paper No. 7), please consider the following remarks.

This document is filed by Applicants' representative on behalf of the present Applicants for patent. Accordingly, references in this document to "we," "us," "our," and the like will be understood as indicating the present Applicants.